

Fill in this information to identify the case:

Debtor 1 William T Doody
 Debtor 2 Donna M Doody
 (Spouse, if filing)
 United States Bankruptcy Court for the : Northern District of Illinois
 (State)
 Case number 15-38748

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Seterus, Inc., as authorized servicer for
Federal National Mortgage Association
("Fannie Mae"), a corporation organized and
existing under the laws of the United States
of America
 Court claim no. (if known): N/A

Last four digits of any number you use to identify the debtors' account: XXXXXX5052

Date of payment change:
 Must be at least 21 days after date of this notice 4/1/2017

New total payment:
 Principal, interest, and escrow, if any \$2,318.37

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtors' escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,000.85

New escrow payment : \$ 1,045.54

Part 2: Mortgage Payment Adjustment

2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtors' mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

William T Doody

First Name Middle Name Last Name

Case number (if known) 15-38748-PSH

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Dana O'Brien Date 3/8/2017
Signature

Print: Dana O'Brien Title Bankruptcy Attorney
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC, Attorney for Seterus, Inc., as authorized subservicer for Federal National Mortgage Association ("Fannie Mae"), a corporation organized and existing under the laws of the United States of America

Address 1 N. Dearborn Suite 1200
Number Street
Chicago IL 60602
City State ZIP Code

Contact phone (312) 348-9088 X5188 Email Dana.O'Brien@mccalla.com

Bankruptcy Case No.: 15-38748

Chapter: 13

CERTIFICATE OF SERVICE

I, Dana O'Brien, of McCalla Raymer Leibert Pierce, LLC, 1 North Dearborn, Suite 1200, Chicago, IL 60602, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

William T Doody
113 Della Lane
Oswego, IL 60543

Donna M Doody
113 Della Lane
Oswego, IL 60543

Chad M. Hayward
The Law Offices of Chad M. Hayward, P.C.
50 South Main
Suite 200
Naperville, IL 60540
(served via ECF Notification)

Glenn B Stearns, Trustee
801 Warrenville Road
Suite 650
Lisle, IL 60532
(served via ECF Notification)

U.S. Trustee
Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604
(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 3/8/2017 By: /s/Dana O'Brien
(date)
Dana O'Brien
Illinois BAR No. 6256415
Attorney for Seterus, Inc., as authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), a
corporation organized and existing under the laws of the
United States of America

This is a statement of actual activity in your escrow account from May 2016 to March 2017. This history compares the projections from your last escrow analysis or initial disclosure and the actual activity in your account. If a prior escrow analysis was not conducted during this historical period, the projected escrow balance will be zero.

ACTUAL ESCROW ACCOUNT HISTORY							
	Payments to Escrow		Payments from Escrow		Description	Escrow Balance	
	Projected	Actual	Projected	Actual		Projected	Actual
Beginning Balance						\$8,470.19	\$6,670.47-
Date							
05/01/16	1,058.78	1,000.85 *	5,299.85-	5,214.43- *	COUNTY	4,229.12	10,884.05-
06/01/16	1,058.78	2,001.70 *	0.00	0.00		5,287.90	8,882.35-
07/01/16	1,058.78	2,001.70 *	0.00	2,117.69- *	HAZARD INS	6,346.68	8,998.34-
08/01/16	1,058.78	1,000.85 *	5,299.85-	5,214.43- *	COUNTY	2,105.61	13,211.92-
08/01/16	0.00	0.00	2,105.61-	0.00 *	HAZARD INS	0.00	13,211.92-
09/01/16	1,058.78	2,001.70 *	0.00	0.00		1,058.78	11,210.22-
10/01/16	1,058.78	1,000.85 *	0.00	0.00		2,117.56	10,209.37-
11/01/16	1,058.78	2,001.70 *	0.00	0.00		3,176.34	8,207.67-
12/01/16	1,058.78	1,000.85 *	0.00	0.00		4,235.12	7,206.82-
01/01/17	1,058.78	1,000.85 *	0.00	0.00		5,293.90	6,205.97-
02/01/17	1,058.78	20,596.30 *	0.00	0.00		6,352.68	14,390.33
03/01/17	1,058.78	0.00	0.00	0.00		7,411.46	14,390.33
Total	\$11,646.58	\$33,607.35	\$12,705.31-	\$12,546.55-			
* indicates a difference from a previous estimate either in the date or the amount.							
** indicates escrow payment made during a period where the loan was paid ahead.							
NOTE – This analysis was prepared in advance of the escrow payment change date. Therefore, the projected beginning balance for the next 12 months estimates that you have paid all the required scheduled installments as shown in your actual account history and that all scheduled disbursements have been made from your escrow account.							

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT. THIS NOTICE IS BEING FURNISHED FOR YOUR INFORMATION AND TO COMPLY WITH APPLICABLE LAWS AND REGULATIONS. IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. **COLORADO:** SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office’s phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR 97005.